



OFFICE OF THE
HEALTHCARE ADVOCATE
 STATE OF CONNECTICUT

**Testimony of Victoria Veltri
 General Counsel**

**Before the Insurance and Real Estate Committee
 In support of HB 5300
 March 4, 2010**

Good morning, Senator Crisco, Representative Fontana, Senator Caligiuri, Representative D'Amelio and members of the Insurance and Real Estate Committee. For the record, I am Vicki Veltri, General Counsel with the Office Healthcare Advocate ("OHA"). OHA is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

OHA supports HB 5300, AN ACT CONCERNING HOSPITAL CHARGES FOR UNINSURED PATIENTS. This bill consists of two components: 1) a limitation on charges for uninsured patients at certain income levels, and 2) transparency of hospital charges.

Uninsured patients use hospital care in emergent circumstances. Uninsured patients are usually uninsured for a reason; they can't find a health insurance plan that will accept them or the plan is unaffordable. It is reasonable to protect such patients against overcharges. The bill strikes a reasonable compromise in attempting to set a financial limit up to which Medicare comparable pricing can be charged. We've spoken to the proponent of the bill to ensure that the following suggested language for Section 1(b) is consistent with the intent of the bill.

b) No hospital that has provided health care services to a patient who does not have health insurance coverage and whose income is below two hundred fifty per cent of the poverty income guidelines shall collect more than the cost of providing services. Such costs shall be limited to one hundred fifteen per cent of the lowest amount such hospital receives for the relevant procedures or services from any insurer or health care center or from Medicare, whichever is less.

OHA supports the requirement that the DPH website list hospital charges. One of the ways we can drive down the costs of healthcare is to list the costs of services.

Transparency in healthcare pricing is inevitable. We suggest that the practice of posting the pricemaster referred to in HB 5003 begin with the top 30 procedure codes used at each hospital so that consumers can start comparing costs and quality of care.

Thank you for allowing me to testify today. If you have any questions, you may contact me at victoria.veltri@ct.gov or 860-297-3982.